

### REMARKS

Claims 1 - 24 are pending in the present application. Reconsideration of the application is respectfully requested.

Applicants are amending each of claims 4, 8, 16 and 24 to delete a superfluous phrase.

In section 3 of the Office Action, claims 2, 6, 14 and 22 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite, because they each include a recitation of "the group" without an antecedent basis therefor. Applicants are traversing this rejection.

Claims 2, 6, 14 and 22 are drafted in a style known as a Markush group (see MPEP 2173.05(h)). Applicants believe that claims 2, 6, 14 and 22 are in proper form. Reconsideration and a withdrawal of the section 112 rejection are respectfully solicited.

In section 5 of the Office Action, claims 1 – 24 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent Application Publication No. 2006/0004595<sup>1</sup> to Rowland et al. (hereinafter "the Rowland et al. publication") in view of Dun & Bradstreet, Inc., Small Business Solutions, Sample Flower company (hereinafter "the D&B publication"). Applicants are traversing this rejection.

The present application was filed 27 FEB 2004. The Rowland et al. publication is a publication of U.S. Patent Application No. 11/137,821 (hereinafter "the '821 application"), which was filed on 25 MAY 2005. Hence, the present application was filed before the '821 application. As such, the Rowland et al. publication is not a valid reference against the claims of the present application. Accordingly, Applicants are requesting reconsideration and a withdrawal of the section 103(a) rejection of claims 1 – 24.

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<sup>1</sup> The Office Action, on page 2, erroneously indicates publication number 2006/00048595.

Sections 6 – 8 of the Office Action set forth a Requirement for Information under 37 C.F.R.

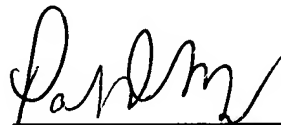
1.105. Applicants are not aware of any brochures, manuals, Microsoft® PowerPoint® presentations, or press releases relating to the detailed payment experience disclosed in the D&B publication, or any other comprehensive report, that was available to the public prior to the filing date of the present application.

In view of the foregoing, Applicants respectfully submit that all claims presented in this application patentably distinguish over the prior art. Accordingly, Applicants respectfully request favorable consideration and that this application be passed to allowance.

Respectfully submitted,

Date

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Paul D. Greeley  
Reg. No. 31,019  
Attorney for the Applicants  
Ohlandt, Greeley, Ruggiero & Perle, L.L.P.  
One Landmark Square, 10<sup>th</sup> Floor  
Stamford, CT 06901-2682  
Tel: 203-327-4500  
Fax: 203-327-6401